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REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 1-6 of the present application are pending.

Applicant would like to respectfully point out that the proposed combinations of references made in the Office Action are improper for the reasons explained hereinbelow.

First, Applicant would like to point out that Tam et al. ("Tam") teaches away from the invention of Cahill et al. ("Cahill"). In this regard, Cahill discloses the following (see column 6, lines 33-37 of Cahill):

"The system of the invention preferably will read and display the front and back check images into a separate window for each check image. The separate windows for each front and back check image are referred to herein as a check-centric display interface."

Since the invention of Cahill teaches a check-centric display interface in which the front and back check images are displayed in separate windows, there would be no motivation to modify Cahill to overlay the front and back check images as the Office would like to suggest.

Second, Applicant would like to point out that the financial services and product and computer system of Cahill is a complete and fully operational system in which the amount of time a user would have to search for information on check images is minimized (see column 6, lines 37-40 of Cahill). Since the system of Cahill is a complete and fully operational system in which a user can search for information on check images in minimal time, there would be no motivation to modify Cahill to overlay the front and back check images as the Office would like to suggest.

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Third, Applicant would like to point out that Hagedorn discloses a youth oriented alphabet learning game, and Blum et al. ("Blum") discloses a floor display system. Neither Hagedorn nor Blum has anything to do with a system and method of displaying images of an envelope which has been deposited at a self-service terminal, such as an automated teller machine, as in the present application.

If the Examiner continues to reject the claims of the present application by applying Cahill, Tam, Hagedorn, and Blum, it is respectfully requested that the Office specifically explain the following:

- (i) why one skilled in the art of Cahill would modify Cahill to overlay the front and back check images when the system of Cahill teaches displaying the front and back check images in separate windows;
- (ii) why one skilled in the art of Cahill would modify Cahill to overlay the front and back check images when the system of Cahill is a complete and fully operational system in which the amount of time a user would have to search for information on check images has been minimized;
- (iii) why one skilled in the art of Cahill (i.e., storing and retrieving check images) would even look to the teachings of Hagedorn (i.e., an alphabet learning game) and the teachings of Blum (i.e., a floor display system) to make a modification to Cahill.

Absent an adequate explanation, it is respectfully submitted that the rejection of the claims of the present application is improper and, therefore, should be withdrawn.

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In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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